

BENEFITS NEWS

An Information Publication for State of California Employees

The Group Legal Services Insurance Plan

Open Enrollment for the State's Group Legal Services Plan is March 1 - April 30

During open enrollment, eligible employees can enroll in the plan and current members can add or delete dependents. If you're already in the plan you don't need to re-enroll, your coverage continues automatically. Members may cancel their membership at any time.

What Does it Do for You?

As a member of the State's Group Legal Services Insurance Plan, you have access to knowledgeable attorneys on unexpected legal problems that arise. Give yourself the peace of mind that you and your family will be taken care of.

The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. For only \$9.84 per month for an individual or \$17.39 for a family (employee, spouse or domestic partner, and eligible dependents), you can be protected from unexpected legal expenses. The State's plan has a 30 mile Network Attorney Guarantee from your home or work zip code.

Who's Eligible?

All permanent or probationary employees who are designated rank and file, managerial, supervisory, confidential, excluded or exempt, who work at least half-time or more and permanent-intermittent employees meeting the required 480 hours during the last control period (ending December 31) are eligible to enroll.

Why Enroll?

The real value of the group legal plan is its strong financial protection – saving you hundreds of dollars or more for protection from expensive attorney fees. You never know when a legal issue or situation will create serious problems in your life or threaten everything you've worked so hard for; your home, your income,

and your assets. The Plan can be a lifesaver and can help preserve those assets. We often need attorneys for everyday issues, and the State's plan covers **100% paid-in-full** coverage for in-office consultation with a Network Attorney (throughout the nation) for legal services such as:

- Adoption
- Personal Bankruptcy (wage earner plan)
- Establishment of Conservatorship or Guardianship
- Consumer Protection
- Creating a Standard Will
- Debt Collection Defense
- Specific Post Decree Matters
- Dissolution of Marriage
- Habeas Corpus
- Juvenile Court Proceedings
- Landlord/Tenant Disputes
- Real Estate Services Related to Purchase/Sale of Primary Residence/Foreclosure
- Defense of Civil Damages
- Suspension/Revocation of Driving Privileges
- Garnishment or Lien
- Specific Elder Law Matters

Other legal services at no additional cost include:

Telephone Legal Services (toll-free) – Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. Plan coverage includes:

- Telephone Legal Advice
- Telephone Standard Will Preparation
- Follow-up Calls and Letters
- Document Review
- Document Preparation
- Telephone Small Claims Assistance
- Health Care Powers of Attorney
- Childcare Authorizations
- Denial of Credit/Credit Card Inquiry
- 24/7 Overnight/Emergency Call Service (new)

Reduced Fee Benefit – Even if you have a legal need that's not covered in the State's plan, you can receive a reduced fee of at least 25% off a participating Network Attorneys normal hourly rate, which includes preparation of a revocable trust.

Reduced Contingency Fees – Members receive reduced contingency fees; fees which are based on the success of the case and are a percentage of the amount of money awarded.

Online Legal Services – are available 24 hours a day and include:

The Law Guide contains hundreds of articles on various legal matters written in consumer friendly terms. It explains the law, identifies options, and helps you educate yourself about your issue and how to handle your situation; and

The Do-It-Yourself Legal Documents (state-specific online legal library) allows you to search and create simple documents such as a Motor Vehicle Bill of Sale or a Power of Attorney (for finances).

How to Enroll

ARAG mails an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center toll-free at 866-762-0972 if you did not receive a kit.

To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2009. Your coverage begins on the first day of the pay period following your first payroll deduction.

How to Get More Information

ARAG Customer Care Counselors (toll-free 866-762-0972) are available Monday-Friday, 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan. For more information, you can also contact the Department of Personnel Administration (DPA) at 916-324-9365.

ARAG® - Legal Services Insurance Plan
Toll-free 866-762-0972, TTY 800-383-4184 or 711 for relay operator. Web site:
<http://members.ARAGgroup.com/California>, or
www.dpa.ca.gov (Benefits/Group Legal Services Insurance Plan).

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa. Additional services may be provided by ARAG Services LLC. This newsletter is for illustrative purposes only and is not a contract. For terms, benefits or exclusions refer to the 2009 marketing brochure for a partial list of limitations and exclusions or for a complete list, call the toll-free number to request a copy of the Certificate of Insurance.

For More Information

DPA Benefits Division
(916) 322-0300

Dental Program
(916) 324-0866

Drug Testing Program
(916) 324-9386

**Employee Assistance Program
MHN (Managed Health Network)**
1-866-327-4762

FlexElect Program
(916) 327-6429

**Group Legal Services Plan
ARAG®**
1-866-762-0972

Group Term Life Insurance Plan
(916) 324-0533

Health Promotion Program
(916) 324-9398

**Long-Term Disability Insurance
Plan**
(916) 324-0533

Merit Award Program
(916) 324-0522

Pre-Tax Parking
(916) 324-0526

Rural Health Care Program
(916) 327-1439

Savings Plus Program
1-866-566-4777
www.sppforu.com

SDI/FMLA
(916) 323-3343

State-Owned Housing Program
(916) 327-1438

**Travel & Relocation and
Vanpool Programs**
(916) 324-0526

Vision Service Plan
1-800-877-7195

**Workers' Compensation
Program**
(916) 445-9760

DPA Fax Numbers

Benefits Division
(916) 322-3769

Savings Plus Program
(916) 327-1885

Internet Address

www.dpa.ca.gov